

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Minnesota		Voluntary Petition										
Name of Debtor (if individual, enter Last, First, Middle): Morud, Eric Nelson		Name of Joint Debtor (Spouse) (Last, First, Middle): Kelly, Martina Mary										
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): ASF TruNorth Painting, Inc.; ASF The Ru Company; ASF CertaPro Painting Twin Cities; ASF CertaPro Painters #1272; ASF 1301 Cliff Road, LLC		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):										
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3663		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1292										
Street Address of Debtor (No. and Street, City, and State): 3853 Cinnabar Drive Eagan, MN <div style="text-align: right; font-size: small;">ZIP Code 55122</div>		Street Address of Joint Debtor (No. and Street, City, and State): 3853 Cinnabar Drive Eagan, MN <div style="text-align: right; font-size: small;">ZIP Code 55122</div>										
County of Residence or of the Principal Place of Business: Dakota		County of Residence or of the Principal Place of Business: Dakota										
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>										
Location of Principal Assets of Business Debtor (if different from street address above):												
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.										
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).										
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>			<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>			<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Morud, Eric Nelson
Kelly, Martina Mary**

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Morud, Eric Nelson

Kelly, Martina Mary

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Eric Nelson Morud
Signature of Debtor **Eric Nelson Morud**

X /s/ Martina Mary Kelly
Signature of Joint Debtor **Martina Mary Kelly**

Telephone Number (If not represented by attorney)

October 21, 2011
Date

Signature of Attorney*

X /s/ Thomas F. Miller
Signature of Attorney for Debtor(s)

Thomas F. Miller 73477
Printed Name of Attorney for Debtor(s)

Thomas F. Miller, P.A.
Firm Name
1000 Superior Blvd. #303
Wayzata, MN 55391

Address

Email: thomas@millerlaw.com
952-404-3896 Fax: 952-404-3893

Telephone Number
October 21, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Eric Nelson Morud

Eric Nelson Morud

Date: October 21, 2011

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Martina Mary Kelly
Martina Mary Kelly

Date: October 21, 2011

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Minnesota

In re **Eric Nelson Morud,
Martina Mary Kelly**

Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	230,800.00		
B - Personal Property	Yes	6	82,064.65		
C - Property Claimed as Exempt	Yes	7			
D - Creditors Holding Secured Claims	Yes	2		430,416.85	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		6,660.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		667,971.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,306.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,997.18
Total Number of Sheets of ALL Schedules		39			
Total Assets			312,864.65		
Total Liabilities				1,105,048.37	

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud,
Martina Mary Kelly**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtor's Homestead; Location: 3853 Cinnabar Drive, Eagan MN 55122 Legally described as: Lot 5, Block 1, Cedar Grove No. 9, Dakota County, Minnesota	JTWROS - Fee Simple	J	200,800.00	239,797.00
County tax assessed value is shown.				
Rental property, single family residence at 3550 Bryant Avenue N, Minneapolis, MN 55412, legally described as: Lot 26, Block 1, A. Y. Davidson's Second Addition to Minneapolis, Hennepin County, Minnesota	Fee simple	J	30,000.00	162,000.00
Forty Acres unimproved swamp land in Rolla, North Dakota. Legally described as: The North Half of the South Half of the Southeast Quarter (N1/2 S1/2 SE1/4) of Section Twenty-six (26), Township 158 North, Range 69 West. Rolette County, North Dakota.	Fee Simple	H	Unknown	0.00

Sub-Total > **230,800.00** (Total of this page)

Total > **230,800.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash with Debtors.	J	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Ulster Bank savings account x1511	H	6,235.00
		CRI Securities, LLC joint investment account x7788.	J	1,680.77
		TCF Bank personal savings account -6427.	H	102.09
		Venture Bank account x1373.	H	27.85
		TCF Bank personal checking account -7375,	H	116.34
		PayPal account. Only used for on line purchases, no balance.	J	0.00
		ING account -5811	J	144.86
		US Bank personal checking account x2547.	W	617.82
		TCF Bank Business checking account x2565. Owned by TruNorth Painting Inc. Not property of the estate.	-	0.00
		US Bank personal savings account x5129.	W	52.02
		Venture Bank business checking account x1352. Owned by RuCompany dba CertaPro Painting Twin Cities. Not property of the estate.	-	0.00
		Venture Bank business checking account x6971. Owned by TruNorth Painting Inc. Not property of the estate.	-	0.00
		Merchants Bank business checking account x6862. Owned by Certapro Painting Twin Cities. Not property of estate.	-	0.00
		TCF Bank business checking account x0665. Owned by The Ru Company. Not property of the estate.	-	0.00
Sub-Total > (Total of this page)				9,176.75

5 continuation sheets attached to the Schedule of Personal Property

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Wells Fargo business checking account x5296. Owned by The Ru Company. Not property of the estate.	-	0.00
		TD Ameritrade account x2737.	H	105.47
		Affinity Plus Credit Union saving account.	J	10.13
		Ulster Bank savings account x7067	J	41.70
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Ordinary household goods and furnishings at homestead: 2 televisions, DVD player, stereo, couches, chairs, tables, bookshelves, dining room table and chairs, bedroom furniture, 1 personal computer with peripherals, linens, kitchenware, and ordinary decor. No single item valued over \$500.00.	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Library of books, CDs and DVDs. No original artwork or collectibles.	J	250.00
6. Wearing apparel.		Ordinary clothes, shoes and accessories, including one watch. No real furs.	J	500.00
7. Furs and jewelry.		Wife's Sterling silver bracelet, sterling silver ring.	W	100.00
		Wife's 1.55 carat diamond engagement ring/wedding band set. Appraised at Embellir 10.20.11	W	7,250.00
		Husband's gold wedding band. Location unknown.	H	300.00
		Husband's silver ring worn to replace lost wedding band.	H	90.00
		Husband's Louis Vuitton tie pin	H	100.00
8. Firearms and sports, photographic, and other hobby equipment.		2008 Taylor Made golf clubs	H	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Minnesota Life term policy -540V. No cash value	H	0.00
		Banner Life term policy -1345. No cash value.	W	0.00

Sub-Total > **11,447.30**
(Total of this page)

Sheet 1 of 5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Minnesota Life Variable Universal policy -900Z. Debtors' minor child is the insured. Cash value is shown.	J	74.08
		Minnesota Life term policy -897W. No cash value.	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		529 Plan for Benefit of Debtors' minor child. Fidelity, -4884. Amount contributed within last year: \$150.00. Amount contributed prior year: \$650.00. Total contributions during life of plan: \$800.00. Current value: \$849.80. Not property of the estate.	-	0.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA at CRI Securities, LLC, -0954.	H	13,734.61
		Simple IRA at CRI Securities, LLC, -9534.	H	11,005.83
		Roth IRA at CRI Securities, LLC, -7297.	W	7,412.34
		Christian Brothers Services pension.	W	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Husband's 100% ownership of 1301 Cliff Road, LLC. A Minnesota limited liability company. Major asset is a commercial building at 1301 East Cliff Road, Unit 55, Burnsville, MN. Property has been foreclosed and is in redemption.	H	Unknown
		Husband's 100% ownership of TruNorth Painting Inc.	H	Unknown
		Husband's 100% ownership of The Ru Company dba CertaPro Painting Twin Cities	H	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Officer loan owing to husband from The Ru Company. Book value as of 2010 tax return \$24,595.00. Believed uncollectible.	H	Unknown

Sub-Total > **32,226.86**
(Total of this page)

Sheet 2 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential State property tax refund for tax year 2010.	J	Unknown
		Potential Federal income tax refund for tax year 2011, prorated from petition date.	J	Unknown
		Potential State income tax refund for tax year 2011, prorated from petition date.	J	Unknown
		Potential State property tax refund for tax year 2011, prorated from petition date.	J	Unknown
		Accrued but unpaid wages of Husband, net of withholdings, estimated as of petition date.	H	876.50
		Accrued but unpaid wages of Wife, net of withholdings, estimated as of petition date	W	587.24
		Potential post petition rent on 3550 Bryant Avenue N., Minneapolis, \$1,000 (month to month lease). Receipt is doubtful.	J	Unknown
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

Sub-Total > **1,463.74**
(Total of this page)

Sheet 3 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1983 Mercedes automobile	H	Unknown
		2004 Ford F150 truck. Needs engine.	H	500.00
		2005 Acura MDX	J	12,000.00
		2007 Subaru Tribeca	J	15,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Miscellaneous power, hand, garden tools and home maintenance supplies. Including 2004 lawn mower.	J	250.00
		Golf membership at Men-Dakota Country Club. Non transferable, no market value.	H	Unknown

Sub-Total > **27,750.00**
(Total of this page)

Sheet 4 of 5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Timeshare at Pueblo Bonito Emerald Bay Mazatlan, Mexico.	J	Unknown
		Membership #9100299 at Moon Palace Casino, Golf & Spa Resort located in the Dominican Republic Members are entitled to reduced guest rates at several resort locations. No ownership interest. The Ru Company is listed as the first member, husband and wife listed jointly as the second member.	J	Unknown

Sub-Total > **0.00**
(Total of this page)
Total > **82,064.65**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions			
Real Property			
Debtor's Homestead; Location: 3853 Cinnabar Drive, Eagan MN 55122 Legally described as: Lot 5, Block 1, Cedar Grove No. 9, Dakota County, Minnesota	11 U.S.C. § 522(d)(1) 100% FMV claimed exempt	0.50	200,800.00
County tax assessed value is shown.			
Rental property, single family residence at 3550 Bryant Avenue N, Minneapolis, MN 55412, legally described as: Lot 26, Block 1, A. Y. Davidson's Second Addition to Minneapolis, Hennepin County, Minnesota	11 U.S.C. § 522(d)(5)	0.50	30,000.00
Forty Acres unimproved swamp land in Rolla, North Dakota. Legally described as: The North Half of the South Half of the Southeast Quarter (N1/2 S1/2 SE1/4) of Section Twenty-six (26), Township 158 North, Range 69 West. Rolette County, North Dakota.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Cash on Hand			
Cash with Debtors.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	100.00	200.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Ulster Bank savings account x1511	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	6,235.00	6,235.00
CRI Securities, LLC joint investment account x7788.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	840.38	1,680.77
TCF Bank personal savings account -6427.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	102.09	102.09
Venture Bank account x1373.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	27.85	27.85
TCF Bank personal checking account -7375,	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	116.34	116.34
PayPal account. Only used for on line purchases, no balance.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	Unknown	0.00
ING account -5811	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	72.43	144.86
TD Ameritrade account x2737.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	105.47	105.47

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Affinity Plus Credit Union saving account.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	5.06	10.13
Ulster Bank savings account x7067	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	20.85	41.70
Household Goods and Furnishings Ordinary household goods and furnishings at homestead: 2 televisions, DVD player, stereo, couches, chairs, tables, bookshelves, dining room table and chairs, bedroom furniture, 1 personal computer with peripherals, linens, kitchenware, and ordinary decor. No single item valued over \$500.00.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	1,250.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles Library of books, CDs and DVDs. No original artwork or collectibles.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	125.00	250.00
Wearing Apparel Ordinary clothes, shoes and accessories, including one watch. No real furs.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	250.00	500.00
Furs and Jewelry Husband's gold wedding band. Location unknown.	11 U.S.C. § 522(d)(4) 100% FMV claimed exempt	300.00	300.00
Husband's silver ring worn to replace lost wedding band.	11 U.S.C. § 522(d)(4) 100% FMV claimed exempt	90.00	90.00
Husband's Louis Vuitton tie pin	11 U.S.C. § 522(d)(4) 100% FMV claimed exempt	100.00	100.00
Firearms and Sports, Photographic and Other Hobby Equipment 2008 Taylor Made golf clubs	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	200.00	200.00
Interests in Insurance Policies Minnesota Life term policy -540V. No cash value	11 U.S.C. § 522(d)(7)	1.00	0.00
Minnesota Life Variable Universal policy -900Z. Debtors' minor child is the insured. Cash value is shown.	11 U.S.C. § 522(d)(8)	37.04	74.08
Minnesota Life term policy -897W. No cash value.	11 U.S.C. § 522(d)(7)	1.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Roth IRA at CRI Securities, LLC, -0954.	11 U.S.C. § 522(d)(12)	13,734.61	13,734.61
Simple IRA at CRI Securities, LLC, -9534.	11 U.S.C. § 541(c)(2)	11,005.83	11,005.83

B6C (Official Form 6C) (4/10) -- Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Stock and Interests in Businesses</u>			
Husband's 100% ownership of 1301 Cliff Road, LLC. A Minnesota limited liability company. Major asset is a commercial building at 1301 East Cliff Road, Unit 55, Burnsville, MN. Property has been foreclosed and is in redemption.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Husband's 100% ownership of TruNorth Painting Inc.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Husband's 100% ownership of The Ru Company dba CertaPro Painting Twin Cities	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
<u>Accounts Receivable</u>			
Officer loan owing to husband from The Ru Company. Book value as of 2010 tax return \$24,595.00. Believed uncollectible.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
Potential Federal income tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Potential State income tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Potential State property tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Accrued but unpaid wages of Husband, net of withholdings, estimated as of petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	876.50	876.50
Potential post petition rent on 3550 Bryant Avenue N., Minneapolis, \$1,000 (month to month lease). Receipt is doubtful.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt 11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	Unknown Unknown	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1983 Mercedes automobile	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	3,450.00 Unknown	Unknown
2004 Ford F150 truck. Needs engine.	11 U.S.C. § 522(d)(5)	444.80	500.00
2005 Acura MDX	11 U.S.C. § 522(d)(5)	0.50	12,000.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Personal Property of Any Kind Not Already Listed			
Miscellaneous power, hand, garden tools and home maintenance supplies. Including 2004 lawn mower.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	125.00	250.00
Golf membership at Men-Dakota Country Club. Non transferable, no market value.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Timeshare at Pueblo Bonito Emerald Bay Mazatlan, Mexico.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Membership #9100299 at Moon Palace Casino, Golf & Spa Resort located in the Dominican Republic. Members are entitled to reduced guest rates at several resort locations. No ownership interest. The Ru Company is listed as the first member, husband and wife listed jointly as the second member.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown

B6C (Official Form 6C) (4/10) -- Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wife's Exemptions</u>			
<u>Real Property</u>			
Debtor's Homestead; Location: 3853 Cinnabar Drive, Eagan MN 55122 Legally described as: Lot 5, Block 1, Cedar Grove No. 9, Dakota County, Minnesota	11 U.S.C. § 522(d)(1) 100% of FMV claimed as exempt	0.50	200,800.00
County tax assessed value is shown.			
Rental property, single family residence at 3550 Bryant Avenue N, Minneapolis, MN 55412, legally described as: Lot 26, Block 1, A. Y. Davidson's Second Addition to Minneapolis, Hennepin County, Minnesota	11 U.S.C. § 522(d)(5)	0.50	30,000.00
<u>Cash on Hand</u>			
Cash with Debtors.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	100.00	200.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
CRI Securities, LLC joint investment account x7788.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	840.39	1,680.77
PayPal account. Only used for on line purchases, no balance.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	Unknown	0.00
ING account -5811	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	72.43	144.86
US Bank personal checking account x2547.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	617.82	617.82
US Bank personal savings account x5129.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	52.02	52.02
Affinity Plus Credit Union saving account.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	5.07	10.13
Ulster Bank savings account x7067	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	20.85	41.70
<u>Household Goods and Furnishings</u>			
Ordinary household goods and furnishings at homestead: 2 televisions, DVD player, stereo, couches, chairs, tables, bookshelves, dining room table and chairs, bedroom furniture, 1 personal computer with peripherals, linens, kitchenware, and ordinary decor. No single item valued over \$500.00.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	1,250.00	2,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Library of books, CDs and DVDs. No original artwork or collectibles.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	125.00	250.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wearing Apparel</u>			
Ordinary clothes, shoes and accessories, including one watch. No real furs.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	250.00	500.00
<u>Furs and Jewelry</u>			
Wife's Sterling silver bracelet, sterling silver ring.	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	100.00	100.00
Wife's 1.55 carat diamond engagement ring/wedding band set. Appraised at Embellir 10.20.11	11 U.S.C. § 522(d)(4) 100% FMV claimed exempt 11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	1,450.00 5,800.00	7,250.00
<u>Interests in Insurance Policies</u>			
Banner Life term policy -1345. No cash value.	11 U.S.C. § 522(d)(7)	1.00	0.00
Minnesota Life Variable Universal policy -900Z. Debtors' minor child is the insured. Cash value is shown.	11 U.S.C. § 522(d)(8)	37.04	74.08
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Roth IRA at CRI Securities, LLC, -7297.	11 U.S.C. § 522(d)(12)	7,412.34	7,412.34
Christian Brothers Services pension.	11 U.S.C. § 522(d)(10)(E)	1.00	Unknown
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
Potential Federal income tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Potential State income tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Potential State property tax refund for tax year 2011, prorated from petition date.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown
Accrued but unpaid wages of Wife, net of withholdings, estimated as of petition date	11 U.S.C. § 522(d)(5) 100% FMV claimed exempt	587.24	587.24
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2005 Acura MDX	11 U.S.C. § 522(d)(5)	0.50	12,000.00
2007 Subaru Tribeca	11 U.S.C. § 522(d)(2)	72.20	15,000.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Miscellaneous power, hand, garden tools and home maintenance supplies. Including 2004 lawn mower.	11 U.S.C. § 522(d)(3) 100% FMV claimed exempt	125.00	250.00
Timeshare at Pueblo Bonito Emerald Bay Mazatlan, Mexico.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown

B6C (Official Form 6C) (4/10) -- Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Membership #9100299 at Moon Palace Casino, Golf & Spa Resort located in the Dominican Republic. Members are entitled to reduced guest rates at several resort locations. No ownership interest. The Ru Company is listed as the first member, husband and wife listed jointly as the second member.	11 U.S.C. § 522(d)(5) 100% FMV claimed as exempt to the extent of available (d)(5)	Unknown	Unknown

B6D (Official Form 6D) (12/07)

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2004 Ford F150 truck. Needs engine.					
Affinity Plus Credit Union 175 W. Lafayette Road Saint Paul, MN 55107	J							
			Value \$ 500.00				55.20	0.00
Account No.			2005 Acura MDX					
Affinity Plus Federal CU PO Box 20650 Lehigh Valley, PA 18002	J							
			Value \$ 12,000.00				13,636.85	1,636.85
Account No. 0603			June 2010					
Affinity Plus Federal CU PO Box 20650 Lehigh Valley, PA 18002	J		Purchase Money 2007 Subaru Tribeca					
			Value \$ 15,000.00				14,927.80	0.00
Account No. -6707			First Mortgage					
EMC Mortgage Corporation P.O. Box 293150 Lewisville, TX 75029-3150	J		Rental property, single family residence at 3550 Bryant Avenue N,					
			Value \$ 30,000.00				162,000.00	132,000.00
Subtotal (Total of this page)							190,619.85	133,636.85

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Chase 3416 Vision Drive OH4-7133 Columbus, OH 43219							Notice Only	
			Additional notice party EMC Mortgage Corporation					
			Value \$					
Account No.								
EMC Mortgage PO Box 619063 Dallas, TX 75216-9063							Notice Only	
			Additional notice party EMC Mortgage Corporation					
			Value \$					
Account No.								
Shapiro & Zielke LLP Attorneys at Law 12550 West Frontage Rd Ste 200 Burnsville, MN 55337							Notice Only	
			Additional notice party EMC Mortgage Corporation					
			Value \$					
Account No. xxxx2234								
HSBC/Mscpi PO Box 3425 Buffalo, NY 14240		H	Opened 6/12/06 Last Active 7/10/11 Debtors' homestead					
			Value \$ 200,800.00				239,797.00	38,997.00
Account No.								
HSBC Mortgage Services PO Box 5249 Carol Stream, IL 60197-5249							Notice Only	
			Additional notice party HSBC/Mscpi					
			Value \$					
Subtotal (Total of this page)							239,797.00	38,997.00
Total (Report on Summary of Schedules)							430,416.85	172,633.85

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☒ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Security deposit at above address					
Greg Stankey 3550 Bryant Avenue N Minneapolis, MN 55412		J						0.00
							1,000.00	1,000.00
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							1,000.00	1,000.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xx-xxx5741			2009					
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		J	Personal liability for Withholding taxes owed by Ru Company. Amount estimated					0.00
							5,660.00	5,660.00
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							5,660.00	5,660.00
Total								0.00
(Report on Summary of Schedules)							6,660.00	6,660.00

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. -xxxxxxxxxxx7903 Amex Po Box 297871 Fort Lauderdale, FL 33329		H	Opened 6/27/09 Last Active 8/01/10 Consumer credit			993.22
Account No. American Express Customer Service PO Box 981535 El Paso, TX 79998-1535			Additional notice party Amex			Notice Only
Account No. xxxxxxxxxxxxxx4892 Bank Of America Po Box 17054 Wilmington, DE 19850		J	Opened 10/31/03 Last Active 7/02/11 Worldpoints credit card			469.00
Account No. Bank of America PO BOX 851001 Dallas, TX 75285-1001			Additional notice party Bank Of America			Notice Only
Subtotal (Total of this page)						1,462.22

14 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Bank of America PO Box 982235 El Paso, TX 79998		Additional notice party Bank Of America				Notice Only
Account No. 7985		Personal guaranty of corporate debt.				
Caliper 506 Carnegie Center Suite 300 PO Box 2050 Princeton, NJ 08543-2050	H					180.00
Account No. x5135		Various Personal guaranty of unpaid royalties and other obligations to franchisor of former business				
CertaPro Painters PO Box 836 Oaks, PA 19456	J					Unknown
Account No.						
Certa ProPainters LTD c/o Corporation Service Company 380 Jackson St. Suite 700 Saint Paul, MN 55101		Additional notice party CertaPro Painters				Notice Only
Account No.						
CertaPro Painters LTD 150 Green Tree Road Suite 1003 Oaks, PA 19456		Additional notice party CertaPro Painters				Notice Only
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						180.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx7380 Chase Po Box 15298 Wilmington, DE 19850	W	Opened 7/11/09 Last Active 8/01/11 Charge account				0.00
Account No. 9655 Comcast PO Box 34227 Seattle, WA 98124-1227	J	Personal guaranty of corporate debt			X	402.84
Account No. Comcast 100 Civic Center Parkway Burnsville, MN 55337		Additional notice party Comcast				Notice Only
Account No. Comcast PO Box 34227 Seattle, WA 98124-1227		Additional notice party Comcast				Notice Only
Account No. Comcast Denver c/o Credit Management PO Nox 118288 Carrollton, TX 75011-8288		Additional notice party Comcast				Notice Only
Sheet no. 2 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 402.84

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Credit Management LP 4200 International Pkwy Carrollton, TX 75007-1906			Additional notice party Comcast			Notice Only
Account No. 7775						
Dex Media East PO Box 78041 Phoenix, AZ 85062-8041		H	Various Personal guaranty of corporate debt			2,942.12
Account No. xxxxxxxxxxxx4023						
Discover Financial Svcs Llc PO Box 15316 Wilmington, DE 19850		J	Opened 5/22/00 Last Active 2/08/11 Credit card			9,242.00
Account No.						
Capital Management Services, Inc 726 Exchange Street, Suite 700 Buffalo, NY 14210			Additional notice party Discover Financial Svcs Llc			Notice Only
Account No.						
Discover Card PO Box 6103 Carol Stream, IL 60197-6103			Additional notice party Discover Financial Svcs Llc			Notice Only
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						12,184.12

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx5733 Discover Financial Svcs LLC PO Box 15316 Wilmington, DE 19850	J	Opened 7/20/10 Last Active 8/01/11 Credit card				5,016.48
Account No. Capital Management Services LP 726 Exchange Street, Suite 700 Buffalo, NY 14210		Additional notice party Discover Financial Svcs LLC				Notice Only
Account No. Discover PO Box 6103 Carol Stream, IL 60197		Additional notice party Discover Financial Svcs LLC				Notice Only
Account No. Discover P.O. Box 30943 Salt Lake City, UT 84130		Additional notice party Discover Financial Svcs LLC				Notice Only
Account No. 0008 Fairview Health Services PO Box 9372 Minneapolis, MN 55440	W	Medical debt				1,137.11
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,153.59

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Fairview Customer Service Center PO Box 1152 Minneapolis, MN 55440			Additional notice party Fairview Health Services			Notice Only
Account No. 6903			Charge account			
GE Money Bank Attn Bankruptcy Dept PO Box 103104 Roswell, GA 30076	H					814.00
Account No.						
GE Money Bank PO Box 960061 Orlando, FL 32896			Additional notice party GE Money Bank			Notice Only
Account No. 1765			Charge account			
GE Money Bank /Dick's Attn Bankruptcy Dept PO Box 103104 Roswell, GA 30076	J					121.45
Account No. xxxxxxxxxxx3529			Opened 9/13/02 Last Active 7/01/11 Educational loan			
GLESI/Star Bank NA PO Box 7860 Madison, WI 53707	H					1,963.51
Sheet no. 5 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,898.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Great Lakes PO Box 3059 Milwaukee, WI 53201-3059			Additional notice party GLES/Star Bank NA			Notice Only
Account No.						
Great Lakes Educational Loan Services 2401 International Lane Madison, WI 53704-3192			Additional notice party GLES/Star Bank NA			Notice Only
Account No. 7446			Personal guaranty of corporate debt			
Grinnell Mutual Insurance P O Box 790 Grinnell, IA 50112-0790	H					2,177.54
Account No.						
Grinnell Mutual 4215 Highway 146 PO Box 790 Grinnell, IA 50112-0790			Additional notice party Grinnell Mutual Insurance			Notice Only
Account No.						
ProGrowth Ins Agency Inc. PO Box 266 Gaylord, MN 55334			Additional notice party Grinnell Mutual Insurance			Notice Only
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,177.54

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Haines & Company, Inc. PO Box 2117 8050 Freedom Avenue NW North Canton, OH 44720		H	Personal guaranty of corporate debt. Amount is estimated.			350.00
Account No.						
Americalist 8050 Freedom Ave NW North Canton, OH 44720-6912			Additional notice party Haines & Company, Inc.			Notice Only
Account No.						
RMS 4836 Brecksville Rd. PO Box 498 Richfield, OH 44286			Additional notice party Haines & Company, Inc.			Notice Only
Account No.						
Hirshfield's Inc Credit Dept 725 2nd Ave N Minneapolis, MN 55405-1600		J	Personal guaranty of corporate debt. Amount is estimated			11,000.00
Account No. 6338						
Integra Telecom 1201 NE Lloyd Blvd Ste 500 Portland, OR 97232-1259		H	Personal guaranty of corporate debt			151.81
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						11,501.81

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	J	Counterparty on purchase agreement for rental property	X	X	X	Unknown
Lexmark LLC 7845 Brooklyn Blvd. Suite 101 Minneapolis, MN 55445						
Account No. 2403	H	9/22/2005 Personal guaranty of corporate debt. May have been reduced or cancelled by foreclosure				98,034.39
Merchants Bank 102 East Third St. Winona, MN 55987						
Account No.		Additional notice party Merchants Bank				Notice Only
Mark A. Merchlewitz Esq. 174 Main Street Winona, MN 55987						
Account No.	J	5-18-2008 Business loan				250,000.00
Rollie and Catherine Morud 8830 23rd St. SE Bemidji, MN 56601-9320						
Account No.	H	Personal liability for business debt. Amount is estimated.				2,300.00
Park Place Association 5707 Excelsior Blvd. St. Louis Park, MN 55416						
Sheet no. 8 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						350,334.39

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
New Concepts Management Group 5707 Excelsior Blvd. Minneapolis, MN 55416			Additional notice party Park Place Association			Notice Only
Account No. 5602			Personal guaranty of corporate debt.			1,719.80
Quill Corporation c/o CT Corporation System Inc 100 S 5th St #1075 Minneapolis, MN 55402	H					
Account No.			Additional notice party Quill Corporation			Notice Only
Quill Corporation PO Box 37600 Philadelphia, PA 19101-0600						
Account No.			Additional notice party Quill Corporation			Notice Only
Quill.com PO Box 37600 Philadelphia, PA 19101-3760						
Account No.			Additional notice party Quill Corporation			Notice Only
RMS 1205 E Diehl Road, Suite 300 Naperville, IL 60563						
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,719.80

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
ServiceMagic 14023 Denver West Parkway Suite 200 Golden, CO 80401		H				100.00
Account No. 8899						
Sherwin Williams Company 16466 Kenrick Ave Lakeville, MN 55044-9448		J				39,106.58
Account No.						
Wagner, Falconer, & Judd, Ltd. Robert Judd 1700 IDS Center 80 South Eighth Street Minneapolis, MN 55402-2113						Notice Only
Account No.						
Skjold Parrington Business Attorneys Campbell Mithun Tower 222 S 9th St Ste 3220 Minneapolis, MN 55402		J				Unknown
Account No. 4002						
Small Business Administration 801 Tom Martin Dr Ste 120 Birmingham, AL 35211		J				80,000.00
Sheet no. <u>10</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						119,206.58

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Colson Services Corp. 101 Barclay St. 8th Floor New York, NY 10286			Additional notice party Small Business Administration			Notice Only
Account No.						
Spedco 3900 Northwoods Drive Suite 225 Arden Hills, MN 55112			Additional notice party Small Business Administration			Notice Only
Account No.						
US Small Business Administration Minnesota District Office 100 N 6th St Suite 210-C Minneapolis, MN 55403-1525			Additional notice party Small Business Administration			Notice Only
Account No. 7350			Medical debt			
Summit Orthopedics LTD PO Box 86, SDS 12-2901 Minneapolis, MN 55486	H					309.77
Account No.						
Summit Orthopedics LTD 710 Commerce Drive, Suite 200 Saint Paul, MN 55125			Additional notice party Summit Orthopedics LTD			Notice Only
Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						309.77

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx3636 US Bank/NA ND 4325 17th Ave S Fargo, ND 58125	H	Opened 5/01/07 Last Active 1/11/11 Credit card				12,060.00
Account No. Messerli & Kramer 3033 Campus Drive Suite 250 Plymouth, MN 55441-2662		Additional notice party US Bank/NA ND				Notice Only
Account No. US Bank PO Box 790408 Saint Louis, MO 63179-0408		Additional notice party US Bank/NA ND				Notice Only
Account No. Waste Management of WI-MN PO Box 4648 Carol Stream, IL 60197-4648	H	Business vendor debt				301.93
Account No. Waste Management of WI-MN W132 N10487 Grant Drive Germantown, WI 53022		Additional notice party Waste Management of WI-MN				Notice Only
Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,361.93

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx2803 Wells Fargo Bank Po Box 14517 Des Moines, IA 50306	J	Opened 3/09/01 Last Active 2/01/11 Business credit card				108,032.00
Account No. Wells Fargo Card Services PO Box 10347 Des Moines, IA 50306-0347		Additional notice party Wells Fargo Bank				Notice Only
Account No. Wells Fargo Card Services PO Box 6412 Carol Stream, IL 60197-6412		Additional notice party Wells Fargo Bank				Notice Only
Account No. 4659 Wells Fargo Bank Business Direct Division MAC S4101-050 PO Box 29746 Phoenix, AZ 85038-9746	J	Various Business credit card				5,389.87
Account No. 1473 Wells Fargo Bank NA Legal Order Processing PO Box 29779 Phoenix, AZ 85038	J	Business credit card				33,656.10
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 147,077.97

B6F (Official Form 6F) (12/07) - Cont.

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Financial Assistance Inc #10 148th Ave NE Ste 100 Bellevue, WA 98007-4947			Additional notice party Wells Fargo Bank NA			Notice Only
Account No.						
Financial Assistance Inc. PO Box 7148 Bellevue, WA 98008-1148			Additional notice party Wells Fargo Bank NA			Notice Only
Account No.						
Wells Fargo Card Services PO Box 6426 Carol Stream, IL 60197-6412			Additional notice party Wells Fargo Bank NA			Notice Only
Account No.						
Account No.						

Sheet no. 14 of 14 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

667,971.52

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
B and J Property Management	Manager of Bryant Avenue Property. \$100/month management fee
Greg Stankey 3550 Bryant Avenue N. Minneapolis, MN 55412	Month to month rental at above address, \$1,000/month, less management fee of \$100 and repair costs, average monthly net \$800, insurance of approx. \$150/month paid by debtor
Pueblo Bonito Emerald Bay Concord Serving Corp. PO Box 29352 Phoenix, AZ 85038-9352	1 week timeshare in Mazatlan Mexico. Yearly maintenance fees \$439.89

In re **Eric Nelson Morud,
Martina Mary Kelly**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

Eric Nelson Morud

In re **Martina Mary Kelly**

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son	AGE(S): 2
Employment:	DEBTOR	SPOUSE
Occupation	President	Teacher
Name of Employer	TruNorth Painting Inc.	St. Thomas Academy
How long employed	6 months	2 years
Address of Employer	3853 Cinnabar Drive Eagan, MN 55122	949 Mendota Heights Road Saint Paul, MN 55120

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,167.00	\$ 1,857.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 2,167.00	\$ 1,857.00
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) **See Detailed Income Attachment**

\$ 268.00	\$ 287.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 56.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 268.00	\$ 343.00
------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,899.00	\$ 1,514.00
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 0.00	\$ 0.00
----------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance
(Specify): _____

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **2nd job at Hill Murray (net take home)**

\$ 0.00	\$ 893.00
----------------	------------------

\$ 0.00	\$ 0.00
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 893.00
----------------	------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 1,899.00	\$ 2,407.00
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,306.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re Eric Nelson Morud Case No. _____
Martina Mary Kelly Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

<u>Medical pretax</u>	\$ <u>0.00</u>	\$ <u>45.00</u>
<u>Dental pretax</u>	\$ <u>0.00</u>	\$ <u>6.00</u>
<u>Disability pretax</u>	\$ <u>0.00</u>	\$ <u>5.00</u>
<u>Total Other Payroll Deductions</u>	\$ <u>0.00</u>	\$ <u>56.00</u>

B6J (Official Form 6J) (12/07)

Eric Nelson Morud

In re **Martina Mary Kelly**

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,980.18
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes <u>X</u> No _____		
2. Utilities:		\$	190.00
a. Electricity and heating fuel		\$	25.00
b. Water and sewer		\$	90.00
c. Telephone		\$	85.00
d. Other <u>cable</u>		\$	50.00
3. Home maintenance (repairs and upkeep)		\$	550.00
4. Food		\$	100.00
5. Clothing		\$	30.00
6. Laundry and dry cleaning		\$	285.00
7. Medical and dental expenses		\$	400.00
8. Transportation (not including car payments)		\$	240.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	50.00
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	131.00
a. Homeowner's or renter's		\$	300.00
b. Life		\$	216.00
c. Health		\$	160.00
d. Auto		\$	60.00
e. Other <u>Umbrella</u>		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	0.00
(Specify) _____		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	651.00
a. Auto		\$	699.00
b. Other <u>mortgage on rental property</u>		\$	0.00
c. Other _____		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other <u>Daycare</u>		\$	705.00
Other _____		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	6,997.18
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	4,306.00
b. Average monthly expenses from Line 18 above		\$	6,997.18
c. Monthly net income (a. minus b.)		\$	-2,691.18

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **41** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 21, 2011**

Signature **/s/ Eric Nelson Morud**

Eric Nelson Morud

Debtor

Date **October 21, 2011**

Signature **/s/ Martina Mary Kelly**

Martina Mary Kelly

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Minnesota

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,000.00	2011 YTD Husband TruNorth Painting, Inc.
\$2,000.00	2011 YTD Husband The Ru Company dba CertaPro Painting
\$11,160.17	2011 YTD Wife Saint Thomas Academy
\$13,048.28	2011 YTD Wife Hill Murray
\$5,804.50	2011 YTD Both rental income (gross)
\$35,277.00	2010 Husband K-1 income from The Ru Company
\$24,000.00	2010 Husband W-2 income from The Ru Company
\$15,846.22	2010 Wife wages Hill Murray
\$6,070.00	2010 Wife wages Saint Thomas Academy

AMOUNT	SOURCE
\$-10,541.00	2010 Both rental income (Gross \$39,250)
\$-49,913.00	2009 Husband K-1 income from The Ru Company
\$22,797.75	2009 Husband W-2 income from The Ru Company
\$27,689.94	2009 Wife wages Hill Murray
\$-13,905.00	2009 Both rental income (Gross \$32.497)

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,500.00	2011: Insurance claim re tornado damage to Bryant Avenue property, received June and August, 2011
\$118.00	2010: Both Interest / Dividends
\$314.00	2009: Both Interest / Dividends
\$8,969.00	2010: Both Capital Gain/Loss
\$-3,000.00	2009: Both Capital Gain/Loss
\$191.00	2010: Pension/annuity (Gross \$1940)
\$536.00	2010: Other taxable gain (sale of Toyota Highlander as described in SOFA #10)

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Chase	8/3/11	\$400.00	
P.O. Box 94017	8/14/11	\$554.18	
Palatine, IL 60094-4017	8/30/11	\$235.66	
	9/16/11	\$122.38	
		\$1,312.22	\$0.00

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Sherwin Williams Company vs The Ru Company, a Minnesota corporation, d/b/a CertaPro Painting Twin Cities and Eric Morud. Case No. 19HA-CV-11-5223	Collection of guarantee	Dakota County District Court	Judgment entered 10.17.11 in the amount of \$39,106.58

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas F. Miller, P.A. 1000 Superior Blvd. #303 Wayzata, MN 55391	08-17-2011, \$1,000.00, paid by TruNorth Painting, Inc. 09-07-2011, \$600.00 09-09-2011, \$3,400.00, paid by TruNorth Painting, Inc. 10-21-2001, \$2,500.00	\$7,500.00 to include filing fee and both counseling sessions.

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Brother	August 20, 2011	\$700 paid to husband's brother to pay debtors' share of vacation expenses
IRAs		Purchased IRAs for 2010 and 2011
Various	2011	The Ru Company was liquidated. Some assets were taken over by TruNorth Painting, Inc.
None unknown	6/10/10	Toyota Highlander sold for \$28,604.00

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Pershing	Debtor closed mutual fund and used balance to pay debt	
Minnesota Life 400 Robert Street N Saint Paul, MN 55101	Wife's life insurance policies -926v and -359W surrendered.	February 2011 \$1877.58
Wells Fargo	Joint checking account x1790	\$0.00 Closed Winter 2011

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Venture Bank Eagan, MN	Debtor only	Papers and coin collection gifted to debtor by his father. Market value of coins approx. \$30.00	

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
TruNorth Painting, Inc./The Ru Company	Debtor (husband) is in control, in his officership capacity, of the assets of these business entities. Assets include vehicles in Debtor's possession	

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
The Ru Company	20-1375741	1301 East Cliff Road Burnsville, MN 55337	Painting; dba CertaPro Painting Twin Cities	8/18/2004 to April, 2011
TruNorth Painting, Inc.	32-0340017	3853 Cinnabar Drive Eagan, MN 55122	Painting	4/26/2011 and ongoing
1301 Cliff Road LLC	20-3319655	1301 E Cliff Road, Suite 110 Burnsville, MN 55337	Single asset real estate holding company. Asset is currently in foreclosure.	8/17/2005 - current

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Bayerkohler & Graf LTD
11132 Zealand Ave
Champlin, MN 55316

DATES SERVICES RENDERED
2000- current

None
☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None
☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Merchant's Bank
PO Box 248
Winona, MN 55987

January 2011

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 21, 2011

Signature /s/ Eric Nelson Morud
Eric Nelson Morud
Debtor

Date October 21, 2011

Signature /s/ Martina Mary Kelly
Martina Mary Kelly
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Affinity Plus Credit Union	Describe Property Securing Debt: 2004 Ford F150 truck. Needs engine.
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>retain and pay</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Affinity Plus Federal CU	Describe Property Securing Debt: 2005 Acura MDX
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Affinity Plus Federal CU	Describe Property Securing Debt: 2007 Subaru Tribeca
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: EMC Mortgage Corporation	Describe Property Securing Debt: Rental property, single family residence at 3550 Bryant Avenue N,
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **October 21, 2011**

Signature **/s/ Eric Nelson Morud**
Eric Nelson Morud
Debtor

Date **October 21, 2011**

Signature **/s/ Martina Mary Kelly**
Martina Mary Kelly
Joint Debtor

United States Bankruptcy Court
District of Minnesota

In re **Eric Nelson Morud**
Martina Mary Kelly

Debtor(s)

Case No.

Chapter

7

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2.
 - (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ **299.00**
 - (b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ **7,500.00**
 - (c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ **7,500.00**
 - (d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ **0.00**
3. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
 - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
 - (c) representation of the debtor(s) at the meeting of creditors;
 - (d) negotiations with creditors; and
 - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: **October 21, 2011**

Signed: **/s/ Thomas F. Miller**

Thomas F. Miller 73477

Attorney for Debtor(s)

Thomas F. Miller, P.A.

1000 Superior Blvd. #303

Wayzata, MN 55391

952-404-3896 Fax: 952-404-3893

LOCAL RULE REFERENCE: 1007-1

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud
Martina Mary Kelly**

Debtor(s)

Case No.

Chapter **7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Eric Nelson Morud
Martina Mary Kelly**

Printed Name(s) of Debtor(s)

X **/s/ Eric Nelson Morud**

Signature of Debtor

October 21, 2011

Date

Case No. (if known)

X **/s/ Martina Mary Kelly**

Signature of Joint Debtor (if any)

October 21, 2011

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of Minnesota**

In re **Eric Nelson Morud** Case No. _____
Martina Mary Kelly Debtor(s) Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **October 21, 2011** **/s/ Eric Nelson Morud**
Eric Nelson Morud
Signature of Debtor

Date: **October 21, 2011** **/s/ Martina Mary Kelly**
Martina Mary Kelly
Signature of Debtor

AFFINITY PLUS CREDIT UNION
175 W LAFAYETTE ROAD
SAINT PAUL MN 55107

AFFINITY PLUS FEDERAL CU
PO BOX 20650
LEHIGH VALLEY PA 18002

AMERICALIST
8050 FREEDOM AVE NW
NORTH CANTON OH 44720-6912

AMERICAN EXPRESS
CUSTOMER SERVICE
PO BOX 981535
EL PASO TX 79998-1535

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
PO BOX 851001
DALLAS TX 75285-1001

BANK OF AMERICA
PO BOX 982235
EL PASO TX 79998

CALIPER
506 CARNEGIE CENTER
SUITE 300
PO BOX 2050
PRINCETON NJ 08543-2050

CAPITAL MANAGEMENT SERVICES INC
726 EXCHANGE STREET SUITE 700
BUFFALO NY 14210

CAPTITAL MANAGEMENT SERVICES LP
726 EXCHANGE STREET SUITE 700
BUFFALO NY 14210

CERTA PROPAINTERS LTD
C/O CORPORATION SERVICE COMPANY
380 JACKSON ST
SUITE 700
SAINT PAUL MN 55101

CERTAPRO PAINTERS
PO BOX 836
OAKS PA 19456

CERTAPRO PAINTERS LTD
150 GREEN TREE ROAD
SUITE 1003
OAKS PA 19456

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
3416 VISION DRIVE
OH4-7133
COLUMBUS OH 43219

COLSON SERVICES CORP
101 BARCLAY ST
8TH FLOOR
NEW YORK NY 10286

COMCAST
PO BOX 34227
SEATTLE WA 98124-1227

COMCAST
100 CIVIC CENTER PARKWAY
BURNSVILLE MN 55337

COMCAST DENVER
C/O CREDIT MANAGEMENT
PO NOX 118288
CARROLLTON TX 75011-8288

CREDIT MANAGEMENT LP
4200 INTERNATIONAL PKWY
CARROLLTON TX 75007-1906

DEX MEDIA EAST
PO BOX 78041
PHOENIX AZ 85062-8041

DISCOVER
PO BOX 6103
CAROL STREAM IL 60197

DISCOVER
P O BOX 30943
SALT LAKE CITY UT 84130

DISCOVER CARD
PO BOX 6103
CAROL STREAM IL 60197-6103

DISCOVER FINANCIAL SVCS LLC
PO BOX 15316
WILMINGTON DE 19850

EMC MORTGAGE
PO BOX 619063
DALLAS TX 75216-9063

EMC MORTGAGE CORPORATION
P O BOX 293150
LEWISVILLE TX 75029-3150

FAIRVIEW CUSTOMER SERVICE CENTER
PO BOX 1152
MINNEAPOLIS MN 55440

FAIRVIEW HEALTH SERVICES
PO BOX 9372
MINNEAPOLIS MN 55440

FINANCIAL ASSISTANCE INC
#10 148TH AVE NE
STE 100
BELLEVUE WA 98007-4947

FINANCIAL ASSISTANCE INC
PO BOX 7148
BELLEVUE WA 98008-1148

GE MONEY BANK
ATTN BANKRUPTCY DEPT
PO BOX 103104
ROSWELL GA 30076

GE MONEY BANK
PO BOX 960061
ORLANDO FL 32896

GE MONEY BANK /DICK'S
ATTN BANKRUPTCY DEPT
PO BOX 103104
ROSWELL GA 30076

GLESI/STAR BANK NA
PO BOX 7860
MADISON WI 53707

GREAT LAKES
PO BOX 3059
MILWAUKEE WI 53201-3059

GREAT LAKES EDUCATIONAL LOAN SERVICES
2401 INTERNATIONAL LANE
MADISON WI 53704-3192

GREG STANKEY
3550 BRYANT AVENUE N
MINNEAPOLIS MN 55412

GREG STANKEY
3550 BRYANT AVENUE N
MINNEAPOLIS MN 55412

GRINNELL MUTUAL
4215 HIGHWAY 146
PO BOX 790
GRINNELL IA 50112-0790

GRINNELL MUTUAL INSURANCE
P O BOX 790
GRINNELL IA 50112-0790

HAINES & COMPANY INC
PO BOX 2117
8050 FREEDOM AVENUE NW
NORTH CANTON OH 44720

HIRSHFIELD'S INC
CREDIT DEPT
725 2ND AVE N
MINNEAPOLIS MN 55405-1600

HSBC MORTGAGE SERVICES
PO BOX 5249
CAROL STREAM IL 60197-5249

HSBC/MSCPI
PO BOX 3425
BUFFALO NY 14240

INTEGRA TELECOM
1201 NE LLOYD BLVD STE 500
PORTLAND OR 97232-1259

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA PA 19101-7346

LEXMARK LLC
7845 BROOKLYN BLVD
SUITE 101
MINNEAPOLIS MN 55445

MARK A MERCHLEWITZ ESQ
174 MAIN STREET
WINONA MN 55987

MERCHANTS BANK
102 EAST THIRD ST
WINONA MN 55987

MESSERLI & KRAMER
3033 CAMPUS DRIVE
SUITE 250
PLYMOUTH MN 55441-2662

ROLLIE AND CATHERINE MORUD
8830 23RD ST SE
BEMIDJI MN 56601-9320

NEW CONCEPTS MANAGEMENT GROUP
5707 EXCELSIOR BLVD
MINNEAPOLIS MN 55416

PARK PLACE ASSOCIATION
5707 EXCELSIOR BLVD
ST LOUIS PARK MN 55416

PROGROWTH INS AGENCY INC
PO BOX 266
GAYLORD MN 55334

PUEBLO BONITO EMERALD BAY
CONCORD SERVING CORP
PO BOX 29352
PHOENIX AZ 85038-9352

QUILL CORPORATION
C/O CT CORPORATION SYSTEM INC
100 S 5TH ST #1075
MINNEAPOLIS MN 55402

QUILL CORPORATION
PO BOX 37600
PHILADELPHIA PA 19101-0600

QUILL COM
PO BOX 37600
PHILADELPHIA PA 19101-3760

RMS
1205 E DIEHL ROAD SUITE 300
NAPERVILLE IL 60563

RMS
4836 BRECKSVILLE RD
PO BOX 498
RICHFIELD OH 44286

SERVICEMAGIC
14023 DENVER WEST PARKWAY
SUITE 200
GOLDEN CO 80401

SHAPIRO & ZIELKE LLP
ATTORNEYS AT LAW
12550 WEST FRONTAGE RD
STE 200
BURNSVILLE MN 55337

SHERWIN WILLIAMS COMPANY
16466 KENRICK AVE
LAKEVILLE MN 55044-9448

SKJOLD PARRINGTON BUSINESS ATTORNEYS
CAMPBELL MITHUN TOWER
222 S 9TH ST
STE 3220
MINNEAPOLIS MN 55402

SMALL BUSINESS ADMINISTRATION
801 TOM MARTIN DR STE 120
BIRMINGHAM AL 35211

SPEDCO
3900 NORTHWOODS DRIVE
SUITE 225
ARDEN HILLS MN 55112

SUMMIT ORTHOPEDICS LTD
PO BOX 86 SDS 12-2901
MINNEAPOLIS MN 55486

SUMMIT ORTHOPEDICS LTD
710 COMMERCE DRIVE SUITE 200
SAINT PAUL MN 55125

US BANK
PO BOX 790408
SAINT LOUIS MO 63179-0408

US BANK/NA ND
4325 17TH AVE S
FARGO ND 58125

US SMALL BUSINESS ADMINISTRATION
MINNESOTA DISCTRICK OFFICE
100 N 6TH ST
SUITE 210-C
MINNEAPOLIS MN 55403-1525

WAGNER FALCONER & JUDD LTD
ROBERT JUDD
1700 IDS CENTER
80 SOUTH EIGHTH STREET
MINNEAPOLIS MN 55402-2113

WASTE MANAGEMENT OF WI-MN
PO BOX 4648
CAROL STREAM IL 60197-4648

WASTE MANAGEMENT OF WI-MN
W132 N10487 GRANT DRIVE
GERMANTOWN WI 53022

WELLS FARGO BANK
PO BOX 14517
DES MOINES IA 50306

WELLS FARGO BANK
BUSINESS DIRECT DIVISION
MAC S4101-050
PO BOX 29746
PHOENIX AZ 85038-9746

WELLS FARGO BANK NA
LEGAL ORDER PROCESSING
PO BOX 29779
PHOENIX AZ 85038

WELLS FARGO CARD SERVICES
PO BOX 10347
DES MOINES IA 50306-0347

WELLS FARGO CARD SERVICES
PO BOX 6412
CAROL STREAM IL 60197-6412

WELLS FARGO CARD SERVICES
PO BOX 6426
CAROL STREAM IL 60197-6412

B22A (Official Form 22A) (Chapter 7) (12/10)

In re **Eric Nelson Morud**
Debtor(s)
Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
☒ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 1,833.33	\$ 2,925.22																
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 1,638.99</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 1,638.99	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 1,638.99	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 1,638.99	\$ 0.00																	
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																	
c.	Business income	Subtract Line b from Line a																		
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 0.00	\$ 0.00																	
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00																
7	Pension and retirement income.		\$ 0.00	\$ 0.00																
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ 0.00	\$ 0.00																
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: right;">Debtor \$ 0.00</td> <td style="width: 30%; text-align: right;">Spouse \$ 0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.																			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>				Debtor	Spouse	a.		\$	\$	b.		\$	\$						
		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	
	Total and enter on Line 10		\$ 0.00	\$ 0.00																
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 3,472.32	\$ 2,925.22																

Parts IV, V, VI, and VII of this statement are not required. (See Line 15.)

Best Case Bankruptcy

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Persons under 65 years of age</th> <th colspan="2" style="text-align: center;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 45%;">Allowance per person</td> <td style="width: 5%;">a2.</td> <td style="width: 45%;">Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	a2.	Allowance per person	b1.	Number of persons	b2.	Number of persons	c1.	Subtotal	c2.	Subtotal	\$
Persons under 65 years of age		Persons 65 years of age or older																
a1.	Allowance per person	a2.	Allowance per person															
b1.	Number of persons	b2.	Number of persons															
c1.	Subtotal	c2.	Subtotal															
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.	\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 40%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$							
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																
c.	Net mortgage/rental expense	Subtract Line b from Line a.																
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$																
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																

23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									
<p>Subpart B: Additional Living Expense Deductions</p> <p>Note: Do not include any expenses that you have listed in Lines 19-32</p>											

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a.	Health Insurance	\$		
	b.	Disability Insurance	\$		
	c.	Health Savings Account	\$		
	Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				\$
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				\$
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40				\$
Subpart C: Deductions for Debt Payment					
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
				Total: Add Lines	
					\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.			\$	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Best Case Bankruptcy

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: October 21, 2011	Signature: Eric Nelson Morud <i>(Debtor)</i>
	Date: October 21, 2011	Signature: Martina Marie Kelly <i>(Joint Debtor, if any)</i>

B22A (Official Form 22A) (Chapter 7) (12/10)

In re **Martina Mary Kelly**
Debtor(s)
Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
☒ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.	a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.																	
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A	Column B																
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 1,833.33		\$ 2,925.22															
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 1,638.99</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a.	Gross receipts	\$ 1,638.99	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 1,638.99	\$ 0.00
		Debtor	Spouse																
a.	Gross receipts	\$ 1,638.99	\$ 0.00																
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																
c.	Business income	Subtract Line b from Line a																	
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																
a.	Gross receipts	\$ 0.00	\$ 0.00																
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																
c.	Rent and other real property income	Subtract Line b from Line a																	
6	Interest, dividends, and royalties.	\$ 0.00		\$ 0.00															
7	Pension and retirement income.	\$ 0.00		\$ 0.00															
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$ 0.00		\$ 0.00															
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 10%; text-align: right;">Debtor \$ 0.00</td> <td style="width: 10%; text-align: right;">Spouse \$ 0.00</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																	
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Debtor	Spouse	a.		\$	\$	b.		\$	\$						
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
	Total and enter on Line 10	\$ 0.00	\$ 0.00																
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 3,472.32	\$ 2,925.22																

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 6,397.54
Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 76,770.48
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u> MN </u> b. Enter debtor's household size: <u> 3 </u>	\$ 74,082.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)														
16	Enter the amount from Line 12.	\$ 6,397.54												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	\$ 0.00												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> Total and enter on Line 17		a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$ 6,397.54												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 1,171.00																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$ 180.00																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Persons under 65 years of age</th> <th colspan="3" style="text-align: center;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 35%;">Allowance per person</td> <td style="width: 20%; text-align: center;">60</td> <td style="width: 5%;">a2.</td> <td style="width: 35%;">Allowance per person</td> <td style="width: 20%; text-align: center;">144</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td style="text-align: center;">3</td> <td>b2.</td> <td>Number of persons</td> <td style="text-align: center;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: center;">180.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: center;">0.00</td> </tr> </tbody> </table>			Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	60	a2.	Allowance per person	144	b1.	Number of persons	3	b2.	Number of persons	0	c1.	Subtotal	180.00	c2.	Subtotal	0.00
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person	60	a2.	Allowance per person	144																					
b1.	Number of persons	3	b2.	Number of persons	0																					
c1.	Subtotal	180.00	c2.	Subtotal	0.00																					
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 458.00																								

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 30%; text-align: right;">\$ 1,206.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td style="text-align: right;">\$ 1,980.18</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td style="text-align: right;">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,206.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 1,980.18	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ 0.00
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,206.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 1,980.18									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$ 0.00									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 432.00									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 0.00									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%; text-align: right;">\$ 496.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td style="text-align: right;">\$ 235.37</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td style="text-align: right;">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 496.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 235.37	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ 260.63
a.	IRS Transportation Standards, Ownership Costs	\$ 496.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 235.37									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%; text-align: right;">\$ 496.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td style="text-align: right;">\$ 258.00</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td style="text-align: right;">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 496.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 258.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ 238.00
a.	IRS Transportation Standards, Ownership Costs	\$ 496.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 258.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$ 770.32									

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ 0.00
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 300.00
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$ 0.00
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 705.00
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$ 105.00
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0.00
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$ 4,619.95

Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$ 216.26</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$ 5.81</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$ 0.00</td> </tr> </table> <p>Total and enter on Line 34.</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$ 216.26	b.	Disability Insurance	\$ 5.81	c.	Health Savings Account	\$ 0.00	\$ 222.07
a.	Health Insurance	\$ 216.26									
b.	Disability Insurance	\$ 5.81									
c.	Health Savings Account	\$ 0.00									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$ 0.00									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00									

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00																																			
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ 50.00																																			
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$ 272.07																																			
Subpart C: Deductions for Debt Payment																																					
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Affinity Plus Credit Union</td> <td>2004 Ford F150 truck. Needs engine.</td> <td style="text-align: right;">\$ 0.92</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Affinity Plus Federal CU</td> <td>2005 Acura MDX</td> <td style="text-align: right;">\$ 235.37</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Affinity Plus Federal CU</td> <td>2007 Subaru Tribeca</td> <td style="text-align: right;">\$ 258.00</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">d.</td> <td>EMC Mortgage Corporation</td> <td>Rental property, single family residence at 3550 Bryant Avenue N,</td> <td style="text-align: right;">\$ 699.00</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">e.</td> <td>HSBC/Mscpi</td> <td>Debtors' homestead</td> <td style="text-align: right;">\$ 1,980.18</td> <td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	Affinity Plus Credit Union	2004 Ford F150 truck. Needs engine.	\$ 0.92	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	b.	Affinity Plus Federal CU	2005 Acura MDX	\$ 235.37	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.	Affinity Plus Federal CU	2007 Subaru Tribeca	\$ 258.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	d.	EMC Mortgage Corporation	Rental property, single family residence at 3550 Bryant Avenue N,	\$ 699.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	e.	HSBC/Mscpi	Debtors' homestead	\$ 1,980.18	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$ 3,173.47
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																																	
a.	Affinity Plus Credit Union	2004 Ford F150 truck. Needs engine.	\$ 0.92	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																																	
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			Total: Add Lines																																		
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>HSBC/Mscpi</td> <td>Debtors' homestead</td> <td style="text-align: right;">\$ 100.39</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	HSBC/Mscpi	Debtors' homestead	\$ 100.39				Total: Add Lines	\$ 100.39																							
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a.	HSBC/Mscpi	Debtors' homestead	\$ 100.39																																		
			Total: Add Lines																																		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$ 111.00																																			
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x 7.30</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 7.30	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 0.00																										
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b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 7.30																																			
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																																			
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$ 3,384.86																																			
Subpart D: Total Deductions from Income																																					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$ 8,276.88																																			
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																																					

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 6,397.54																		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 8,276.88																		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$ -1,879.34																		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -112,760.40																		
52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).</p>																			
53	Enter the amount of your total non-priority unsecured debt	\$																		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$																		
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>																			
Part VII. ADDITIONAL EXPENSE CLAIMS																				
56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c, and d		\$																		
Part VIII. VERIFICATION																				
57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Date: <u>October 21, 2011</u></p> <p>Date: <u>October 21, 2011</u></p> </div> <div style="width: 45%;"> <p>Signature: <u>/s/ Eric Nelson Morud</u> Eric Nelson Morud (Debtor)</p> <p>Signature: <u>/s/ Martina Mary Kelly</u> Martina Mary Kelly (Joint Debtor, if any)</p> </div> </div>																			

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.